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*Dynamic Econometric Analysis
of Insurance Markets with
Imperfect Information*

Tibor Zavadil

Asymmetric information may lead to two problems in providing insurance against income shocks, moral hazard and adverse selection. This Ph.D. project uses both static and dynamic econometric methods and unique agent-level longitudinal data to analyze the empirical relevance of moral hazard and adverse selection in Dutch car insurance. Integral part of the project is the further development of microeconomic methods for the analysis of longitudinal insurance data, based on event-history analysis and dynamic contract theory.

Tibor Zavadil (1979) received Master degrees at Charles University in Prague (Czech Republic), University of Žilina (Slovakia), VU University in Amsterdam (The Netherlands) and University of Social Sciences and University of Paul Sabatier in Toulouse (France). He also spent a semester as an exchange student at University of Poitiers (France) and State University of Saint-Petersburg (Russia). He entered the Ph.D. programme at Tinbergen Institute and VU University in Amsterdam on 1 September 2004. After finishing his Ph.D. project on time (1 September 2008), he decided to take long holidays.

Dynamic Econometric Analysis of Insurance Markets with Imperfect Information

Tibor Zavadil